

# **EXHIBIT 126**

**Rapid Response Team  
October 17, 2006  
Existing Client – Jeffrey Epstein**

Private Banker – Mary Casey – GDP 464-0374

**Nature of Existing Relationship**

The Epstein relationship, which includes accounts for his personal investment company – Financial Trust Company, consists of banking, asset and credit accounts with balances totaling approximately \$32 million.

Cash withdrawals are routinely made in amounts for \$40,000 to \$80,000 several times a month, which total over \$750,000 year to date.

**Source of Wealth**

Jeffrey Epstein is a money manager for wealthy individuals. Press articles indicate that he owns what is said to be the Manhattan's largest private house and runs his business from a 100 acre private island in St. Thomas.

**Derogatory Information reported by Security Services**

The following derogatory information was identified by Security Services within related entity DDRs for Jeffrey Epstein – YHS, LLC, Ranch Lake II, Inc and Ranch Lake III, Inc – all opened with a temporary waiver

- Several newspaper articles were found that detail the indictment of Jeffrey Epstein in Florida on felony charges of soliciting underage prostitutes.

**Banker Recommendation from DDR**

After internal discussions with Jes Staley, Mary Erdoes, Catherine Keating, John Duffy and Mary Casey, it was decided that we will keep Mr. Epstein solely as a banking client and on a 'reactive', client service basis. We will not proactively solicit new investment business from him.

**Team Meeting**

**Conclusion**

After internal discussions with Jes Staley, Mary Erdoes, Catherine Keating, John Duffy and Mary Casey, it was decided that we will keep Mr. Epstein solely as a banking client and on a 'reactive', client service basis. We will not proactively solicit new investment business from him.

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